1

2

3

4

Abstract of the Disclosure

PAYMENT SERVICE METHOD AND SYSTEM

A payment service method and system involve a payment service provider, a customer/payor and a client/payee. The customer/payor enrolls in the service and is provided the unique identifier which enables him or her to conduct all transactions with the payment service provider. The customer/payor interfaces with the payment service provider through various forms of communication, and can facilitate payments to the clients/payees through the payment service provider while remaining anonymous. Various enhancements are provided for promoting the services of the clients and the payment service provider to customer bases obtained from persons enrolled in the payment service and from persons who are customers of the clients.